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This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.

**W** 

Lawrence S. Walter

United States Bankruptcy Judge

Dated: December 12, 2012

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION

IN RE: CHAPTER 13

CASE NO. 11-36721

Darrell Hutchinson
Deborah L. Hutchinson

Judge Lawrence S. Walter

**Debtors** 

LOAN OF CREDITOR CARRINGTON MORTGAGE SERVICES,LLC FOR U.S. BANK NATIONAL ASSOCIATION,

ORDER ON MOTION TO MODIFY

AS TRUSTEE FOR STANWICH

MORTGAGE LOAN TRUST, SERIES

2011-4 ASSET-BACKED PASS-

THROUGH CERTIFICATE AND FOR

CREDITOR TO AMEND CLAIM

This Court having been advised that there has been no objection filed on the Debtors Darrell Hutchinson and Deborah L. Hutchinson's ("Debtors)" Motion to Modify the mortgage loan agreement and also require amendment of claim by Creditor Carrington Mortgage Services, LLC on behalf of U.S. Bank National Association as Trustee for Stanwich Mortgage Loan Trust Series 2011-4 Asset Backed Pass Through Certificates ("Creditor") filed with the court October

- 1, 2012, (Docket 52) approves the loan modification and the requirement for the Creditor to amend its claim subject to the following conditions:
  - A. The loan modification terms as identified in Debtor's Motion are adopted by this Order.
  - B. Creditor will amend its claim to correspond to the principal amount, interest rate payment terms and escrow payment requirements as provided for under the terms of the loan modification. Failure of the Creditor to amend its claim within sixty (60) days of this order will allow the Debtors to file an amended claim on behalf of the Creditor reflecting the terms of the loan modification.
  - C. If Debtors are required to file an amended claim on behalf of the Creditor, Debtors' counsel shall be entitled to attorney fees and costs for filing of the amended claim.
  - D. The final loan modification by Creditor provides for a write off of \$14,403.51. Accordingly, the write off is a debt not claimed or to be claimed by Creditor in Debtors bankruptcy case and will be considered a discharged debt as of the date of this order in the amount of \$14,403.51.
  - E. Any funds received by the Creditor for Debtors' loan account that Creditor has held in suspense or for any purpose other than payment on Debtors' loan prior to October 1,2012, shall be applied and credited as additional principal payment to Debtors loan account principal modified balance of \$92,338.98 as set forth in the loan modification.

## IT IS SO ORDERED.

Respectfully submitted,

/s/ Charles J. Roedersheimer
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## Default List

Mortgage Loan Servicing Department, c/o Atlantic and Pacific Document Services, LLC, APDS, 1610 St. Andrew Place Station B150-D, Santa Ana, California 92705

Carrington Mortgage, agent for U.S. Bank National Association as Trustee for Stanwich Mortgage Loan Trust Series 2011-4 Asset Backed Pass Through Securities, P.O. Box 54285, Irvine, California 92619-4285

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